

DOCUMENT RESUME

ED 145 767

HE 009 348

AUTHOR Atelsek, Frank J.; Gomberg, Irene L.
TITLE Estimated Number of Student Aid Recipients, 1976-77:
Higher Education Panel Reports, Number 36.
INSTITUTION American Council on Education, Washington, D.C.
SPONS AGENCY Higher Education Panel.
National Institutes of Health (DHEW), Bethesda, Md.;
National Science Foundation, Washington, D.C.; Office
of Education (DHEW), Washington, D.C.
PUB DATE Sep 77
NOTE 45p.
AVAILABLE FROM Higher Education Panel, American Council on
Education, One Dupont Circle, Washington,
D.C. 20036
EDRS PRICE MF-\$0.83 HC-\$2.06 Plus Postage.
DESCRIPTORS *College Students; Emancipated Students; Ethnic
Groups; Family Income; *Federal Programs; Females;
Financial Support; Grants; *Higher Education; Males;
National Surveys; Part Time Students; Statistical
Studies; *Student Characteristics; *Student Financial
Aid; Student Loan Programs; Tables (Data); Work Study
Programs
IDENTIFIERS Basic Educational Opportunity Grants; College Work
Study; Guaranteed Student Loan Program; National
Direct Student Loan Program; Supplemental Educational
Opportunity Grants

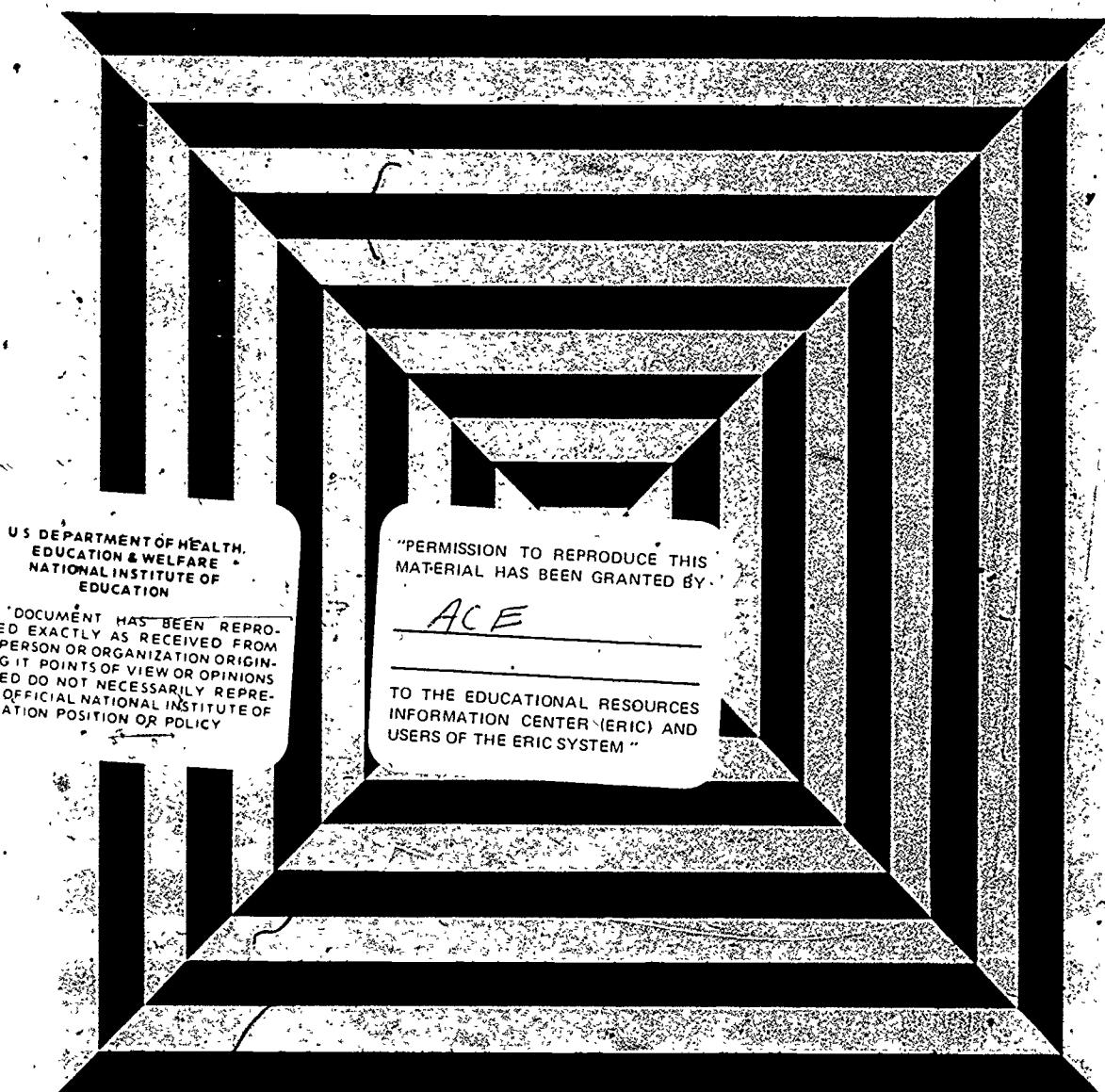
ABSTRACT

The third in a series by the Higher Education Panel, this survey of student aid programs and participants focused on selected characteristics of aid recipients representative of those at 3,000 colleges and universities. Aid distribution was analyzed by the students' sex, racial or ethnic group, enrollment status (full- or part-time), and income (parental for dependent students, and aid awarded for independent students). Five federally-sponsored assistance programs are covered in the survey: Basic Educational Opportunity Grant; Supplemental Educational Opportunity Grant; College Work-Study; National Direct Student Loan; and Guaranteed Student Loan. The survey instrument, a questionnaire, was distributed to campus representatives at the Higher Education Panel's 760 member institutions: 608 replies were received. In the final report, the survey methodology is explained and the data presented in tabular form. Data are presented separately for the public and private sectors. (MSE)

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Estimated Number of Student Aid Recipients, 1976-77

Frank J. Atelsek and Irene L. Gomberg



HIGHER EDUCATION PANEL REPORTS, NUMBER 36
AMERICAN COUNCIL ON EDUCATION

SEPTEMBER,
1977

A Survey Funded by the National Science Foundation, the U.S. Office of Education,
and the National Institutes of Health

AMERICAN COUNCIL ON EDUCATION

J. W. Peltason, President

The American Council on Education, founded in 1918, is a council of educational organizations and institutions. Its purpose is to advance education and educational methods through comprehensive voluntary and cooperative action on the part of American educational associations, organizations, and institutions.

The Higher Education Panel is a survey research program established by the Council for the purpose of securing policy-related information quickly from representative samples of colleges and universities. *Higher Education Panel Reports* are designed to expedite communication of the Panel's survey findings to policy-makers in government, in the associations, and in educational institutions across the nation.

The Higher Education Panel's surveys on behalf of the Federal Government are conducted under grant support provided jointly by the National Science Foundation, the National Institutes of Health, and the U. S. Office of Education (NSF Grant SRS-7617080).

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Higher Education Panel Reports
Number 36 September 1977

American Council on Education
Washington, D.C. 20036

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Acknowledgments

We wish to thank several people at the Office of Education for their assistance in designing the survey instrument and reviewing this report: Richard T. Sonnergren, Special Assistant to the Deputy Commissioner for Postsecondary Education, College and University Unit, who served as liaison with the sponsor; Alex Ratnofsky, from the Office of Planning, Budgeting and Evaluation, Postsecondary Programs Division; and William Hubbard, on the Planning Staff of the Bureau of Higher and Continuing Education.

The survey also benefited from suggestions offered by the HEP Advisory Committee, the Federal Advisory Board and its Technical Advisory Committee. Laura Kent edited the manuscript.

Finally, special thanks go to our Panel representatives and to the financial aid officers at the responding colleges and universities.

Highlights

Characteristics of Recipients

- More than 1.9 million students (unduplicated count) received aid in 1976-77 from five Office of Education aid programs at more than 3,000 colleges and universities; 73 percent of the recipients were enrolled in public institutions.
- 54 percent of all college and university students aided were women, ranging from 41 percent at private universities to 64 percent at private two-year colleges.
- About 35 percent of all aid recipients were minority students, ranging from 49 percent of recipients at public two-year colleges, to 17 percent at private two-year colleges.
- Of the undergraduate aid recipients who were dependent on their parents for financial support, 32 percent came from families with incomes of less than \$6,000; 30 percent came from families with incomes of \$12,000 or more.
- About one in four aid recipients was an independent undergraduate, and 4 percent were graduate students.
- Almost all aid recipients were full-time students (92 percent). Part-time students were strongly represented at public two-year colleges (17 percent of recipients).

Awards

- GSL loans averaged \$1,380; BEOG grants averaged \$820; NDSL, \$750; CWS, \$670; and SEOG, \$550.
- Except for the CWS program, average awards were higher for students enrolled in private institutions than for those enrolled in public institutions; these differences held true across all institutional types.

Use of Programs

- 73 percent of all students aided received support from the BEOG program, 39 percent received support from the NDSL program, 36 percent each from the GSL and CWS programs, and 22 percent from the SEOG program.

- Of BEOG recipients, 25 percent were independent undergraduates; 36 percent were enrolled in public two-year colleges.
- Minority students made up 32 percent of BEOG recipients at private institutions, 46 percent at public institutions, and 43 percent overall.
- Half of SEOG recipients were attending four-year colleges; 37 percent were in private institutions.
- At public two-year colleges, 42 percent of SEOG recipients were independent undergraduates.
- Of the nearly 700,000 students in the CWS program, 29 percent were minority-group members, and 5 percent were enrolled part-time.
- 44 percent of NDSL loans to dependent undergraduates were awarded to students from families with incomes of \$12,000 or more.
- Independent undergraduates accounted for 22 percent of NDSL recipients; graduate students constituted about 8 percent.
- 15 percent of GSL awards were made to graduate students; 36 percent of the loans awarded to dependent undergraduates went to students from families with incomes of \$15,000 or more.

Background

This is the third Higher Education Panel survey of student aid programs and participants. Results of the earlier surveys were reported in April 1974 and in December 1975.

The present survey focuses on selected characteristics of student aid recipients at 3,000 colleges and universities in the United States, including their distribution by sex, by racial/ethnic group, and by enrollment status (full-time vs. part-time, undergraduates vs. graduate students). In addition, data on family income were obtained for dependent undergraduate recipients, and an estimate of the average amount of aid awarded was obtained for full-time students.

The five federally sponsored assistance programs covered in this study are:

Basic Educational Opportunity Grant Program (BEOG): Authorized by the 1972 Education Amendments, BEOG provides direct grants to both part-time and full-time students. The maximum award is \$1,400 minus an expected family contribution based on income and assets; the minimum award is \$200. At no time may the grant exceed one-half the actual cost of attendance (tuition and fees, room and board, books, expenses). Freshmen students were eligible during the program's first year of operation (1973-74), and with each succeeding year an additional class has become eligible. Thus the program became fully operational during 1976-77, the period covered in this survey.

Supplemental Educational Opportunity Grant Program (SEOG): The SEOG program is one of three campus-based student aid programs. "Campus-based" means that the funds are given directly to the participating institutions, which, in turn, select students with "exceptional" financial need. The award to a given student may be as great as one-half the total amount of institutional aid provided to that student but may not exceed \$1,500 annually, or \$4,000 for four academic years.

College Work-Study Program (CWS): Under this campus-based financial aid program created in 1964, institutions receive funds to pay 80 percent of the wages of students working on- or off-campus in either public or private nonprofit organizations. Students must be enrolled at least half-time, and their earnings are limited to an amount no greater than the difference between their assessed financial need and the amount of other financial aid available to them.

National Direct Student Loan Program (NDSL): The oldest of the aid programs, NDSL was enacted in 1958 as the National Defense Student Loan Program. Participating institutions provide 10 percent matching funds for this low-interest (3 percent), campus-based loan program. Undergraduates may borrow a maximum of \$5,000; graduate students are limited to \$10,000, including loans for undergraduate study. Up to 100 percent of the loan may be cancelled if the borrower takes a teaching job in an economically deprived area or teaches the handicapped; up to 50 percent of the loan may be cancelled if the borrower serves in the Armed Forces in a combat zone.

Guaranteed Student Loan Program (GSL): Under the GSL program, loans are made directly by the lending institution and are guaranteed by the federal government, by a private nonprofit agency, or by a state agency. Students must be enrolled at least half-time. Undergraduates may borrow a maximum of \$2,500 per academic year, and graduate students a maximum of \$5,000 per academic year. Undergraduate students may have a maximum outstanding debt of \$7,500, and graduate students a maximum of \$15,000. During the repayment period, which runs between five and ten years, interest is payable at the rate of 7 percent per year. For students who qualify, interest is paid by the federal government during in-school, grace, and specified deferment periods.

Methods Summary

The Higher Education Panel of the American Council on Education is an ongoing survey research program created in 1971. Its purpose is to conduct small-scale surveys on topics of current policy interest to the higher education community and to government agencies.

The Panel is based upon a network of campus representatives at 760 colleges and universities broadly representative of the more than 3,000 institutions listed in the National Center for Education Statistics' Education Directory.¹ All institutions in the population are categorized in terms of the variables constituting the Panel's stratification design, based primarily on type, control, and enrollment (see table opposite).

The survey instrument (see Appendix A) was mailed at the end of November 1976 to all 760 Panel members, with the suggestion that the survey be completed by the institution's financial aid officer. By mid-January, the cutoff date for return of questionnaires, usable responses had been received from 608 colleges and universities. Six surveyed institutions were excluded from the base either because their students were wholly supported by the federal government or because, for other reasons, they did not participate in Office of Education aid programs. Thus, of the eligible sample of 754 institutions, 81 percent responded. A comparison of respondents and nonrespondents is presented in Appendix B.

The data from responding institutions were statistically adjusted to represent the national population of 3,031 colleges and universities. Specifically, each data item was

¹ Excluded from the Education Directory listings are vocational and most proprietary institutions, which are estimated to account for approximately 7 percent of the dollars awarded under the five assistance programs covered in the survey.

Higher Education Panel
Stratification Design

Cell	Characteristic	Population (N=3,037)	Panel (N=760)
1	Public universities	112	110
2	Private universities	74	71
3	Public medical schools	30	28
4	Public black four-year colleges	13	12
5	Public nonblack four-year colleges (FTE >8,750)	107	93
6	Private medical schools	18	16
7	Private nonblack four-year colleges (FTE >8,750)	13	10
8	Public two-year colleges (FTE >8,750)	36	34
9	Public four-year colleges (FTE 3,700-8,750)	77	41
10	Public four-year colleges (FTE <3,700)	193	38
11	Private four-year colleges (FTE 2,000-8,750)	134	39
12	Private four-year colleges (FTE 1,000-1,999)	280	46
13	Private four-year colleges (FTE <1,000)	840	41
14	Public two-year colleges (FTE 5,100-8,750)	62	36
15	Public two-year colleges (FTE 3,260-5,099)	104	42
16	Public two-year colleges (FTE 1,600-3,259)	177	41
17	Public two-year colleges (FTE <1,600)	521	44
18	Private two-year colleges	246	18

Note: FTE is full-time-equivalent enrollment

weighted, within each stratification cell, by the ratio of the number of institutions in the eligible population to the number of Panel institutions in that cell which responded to the survey item. Therefore, the data displayed in the tables by various institutional categories apply to the population of institutions in the United States from which the Panel institutions were sampled.

Three separate populations were used in weighting the responses to this survey:

(1) For data items relevant to all students or all institutions, the entire institutional population was used; (2) for items relating solely to undergraduates, institutions which enrolled no undergraduates were eliminated; (3) likewise, for items relating only to graduate students, institutions enrolling only undergraduates were eliminated.

Weights were computed separately to allow for differential item response. The resulting cell and item weights were applied to the responses of each institution; the

weighted data were then aggregated into broad institutional categories appropriate to the survey analysis.

The reader is reminded that all data represent independently computed population estimates. Because each data element was weighted separately, subtotals generally approximate, but may not add up to, their corresponding totals.

Results

This report describes the weighted results of the survey and classifies institutions by type (two-year colleges, four-year colleges, universities) and control (public, private). To provide the reader with a point of reference, Table 1 presents comparative demographic data from the National Center for Education Statistics on all students enrolled in all colleges and universities in fall 1976.

Of the nation's 11.2 million students, approximately four in five were enrolled in the public sector. More than 40 percent of all students attending public institutions were enrolled in two-year colleges.

Minority students (i.e., Blacks, Hispanics, Asians or Pacific Islanders, American Indians or Alaskan natives) constituted 14 percent of the total enrollment.² They were represented in almost the same proportions in the public and in the private sectors.

Women accounted for slightly less than half (47 percent) of all students nationally. They constituted the majority (51 percent) at private two-year colleges only and were underrepresented most markedly (41 percent) at private universities.

One-fourth of all students were enrolled in universities, two-fifths in four-year colleges, and slightly more than one-third in two-year colleges. In the private sector, three in five students attended four-year colleges.

Characteristics of Recipients

More than 1.9 million college and university students (unduplicated count) received assistance under one or more of the five programs covered in the survey (Table 2).

²Information about total minority enrollment based on fall 1974 data.

Almost three in four aid recipients (73 percent) were enrolled in public institutions. The largest proportion of assisted students (44 percent) attended four-year colleges, 31 percent attended two-year colleges, and the remaining 25 percent who received aid under the five programs attended universities.

Sex Distribution: About 54 percent of all aid recipients were women (Table 3). The proportion varied, however, by institutional setting, ranging from a high of 64 percent at private two-year colleges to a low of 41 percent at private universities. The sex distribution of recipients also varied among the five assistance programs surveyed (Table 4). Thus, the proportion of women was smallest for the two loan programs (46 percent for GSL and 50 percent for NDSL) and highest for BEOG and CWS (55 percent for each).

Racial/Ethnic Group Membership: Just over one-third (35 percent) of all aid recipients were minority-group members, though again the proportion varied considerably, both by institutional setting and by program. The proportions of minority aid recipients at the different types of institutions were as follows:

<u>Type of Institution</u>	<u>Minority Participation (unduplicated count)</u>
Public, total:	39%
University	30%
Four-year college	35%
Two-year college	49%
Private, total:	23%
University	24%
Four-year college	24%
Two-year college	17%

The minority participation rates for the different student assistance programs were as follows:

<u>Program</u>	<u>Minority Participation</u>
BEOG	43%
SEOG	39%
CWS	29%
NDSL	26%
GSL	17%

Student Status and Family Income Levels: Graduate students constituted 4 percent of all aid recipients; another 24 percent were classified as independent undergraduates (i.e., not dependent on their families for financial support). Thus, the remainder (72 percent of all aid recipients) were dependent undergraduates whose primary financial support came from their families. The distribution of these students by family income is summarized below:

<u>Family Income</u> ³	<u>Percent of Dependent Undergraduates</u>
Less than \$6,000	32
\$6,000 - \$7,499	14
\$7,500 - 11,999	25
\$12,000- 14,999	17
\$15,000 or more	<u>12</u>
	100%

Award Amounts

The average amounts awarded under the five assistance programs ranged from \$550 to \$1,380, as follows:

<u>Program</u>	<u>Average Award</u>
SEOG	\$ 550
CWS	670
NDSL	750
BEOG	820
GSL	1,380

Students attending private institutions received, on the average, somewhat higher awards than those attending public institutions. The CWS program was an exception to this generalization: Average CWS awards at public two-year and four-year colleges were about 10 percent higher than those at the same types of private institutions. (see Table 5).

Characteristics of Recipients by Program

Tables 6 through 10 present information on the kinds of students receiving financial aid according to the type of assistance program.

Basic Educational Opportunity Grant Program: Almost three in four (73 percent) of

³Family income is the gross unadjusted income of a student's family, as used in all campus-based financial aid programs.

all college and university students aided received awards under the BEOG program (Table 6). Of this group, 80 percent attended public institutions, 43 percent were minority students, and 25 percent were independent undergraduates. Of the dependent undergraduates receiving financial aid from the BEOG program, two in five were from families with incomes under \$6,000, and over four in five (84 percent) were from families with incomes under \$12,000.

More than one-third of the 1.4 million BEOG recipients were students at public two-year colleges. Of this group, two-thirds were dependent undergraduates, half of whom were from families with incomes of less than \$6,000. In addition, 17 percent of BEOG recipients at public two-year colleges were part-time students, a higher proportion than in any other assistance program or in any other institutional setting.

Among the minority students receiving BEOG awards, 69 percent were Black, and 24 percent were Hispanic. Overall, minority students made up a larger proportion of BEOG recipients at public institutions (46 percent) than at private institutions (32 percent). Only at the university level did the proportion of minority recipients in the private sector exceed that in the public sector (37 percent and 34 percent, respectively).

Supplemental Educational Opportunity Grant Program: Over one in five of all aid recipients (22 percent) had an SEOG grant. A greater proportion of SEOG recipients than of BEOG recipients attended private colleges and universities (37 percent and 20 percent, respectively) (Table 7).

All but 1 percent of SEOG recipients at private institutions were full-time students, compared with all but 6 percent at public institutions. Overall, one-fourth of all SEOG recipients were classified as independent undergraduates, though the proportion ranged from only 7 percent at private universities to a full 42 percent at public two-year colleges.

Of the dependent undergraduates receiving SEOGs, a somewhat larger proportion at private institutions than at public institutions came from families with incomes of

\$12,000 or more (30 percent versus 21 percent).

College Work-Study Program: Nearly 700,000 students (or 36 percent of all aided students) worked at subsidized jobs under the CWS program to help pay for their college education (Table 8). Average earnings from the CWS program were \$670.

Fewer than one in three (29 percent) of the participants in CWS was a minority student, and only one in twenty was enrolled on a part-time basis. Graduate students are also eligible for CWS and constituted 5 percent of the total group in 1976-77.

Of the undergraduate CWS recipients, about four in five were classified as financially dependent on their families. The CWS program provided assistance to a substantially greater proportion of undergraduates from higher-income families than did the BEOG and SEOG programs. More than one-third of the CWS recipients who were dependent undergraduates came from families with incomes of \$12,000 or more, as compared with only 16 percent of the BEOG and 25 percent of the SEOG recipients.

National Direct Student Loan Program: About 757,000 students (or 39 percent of all aided students) borrowed through the NDSL program for an average amount of about \$750 per recipient (Table 9). Minority students constituted a relatively small proportion (26 percent) of participants in the NDSL program, compared with the two grant programs and the work-study program. As with the other assistance programs, the major share of the aid went to dependent undergraduates who constituted 71 percent of all NDSL recipients. As was not true of the grant and jobs programs, however, a substantial proportion (44 percent) of this group were from families with incomes of \$12,000 or more. The proportion was even higher--53 percent--for dependent undergraduates at private institutions.

Overall, 22 percent of the students receiving NDSL loans were independent undergraduates, and about 8 percent were graduate students. A substantially larger proportion (42 percent) of the loan recipients in public two-year colleges than in any other institutional setting were independent undergraduates.

Guaranteed Student Loan Program: The average amount of a loan under the GSL

program was \$1,380--substantially larger than the average award under any of the other four assistance programs covered in the survey (Table 10). About 695,000 college and university students received loans guaranteed under this program. Of these, 15 percent were graduate students, a larger proportion than in any other assistance program, but only 17 percent were minority students, a smaller proportion than in any of the other programs. Among the dependent undergraduate recipients, the GSL program provided considerable assistance to students from families at higher income levels, as indicated in the following:

<u>Categories of Family Income</u>	<u>Dependent Undergraduates (percent distribution)</u>
Less than \$6,000	12
\$6,000 - \$7,499	8
\$7,500 - 11,999	19
\$12,000- 14,999	25
\$15,000 or more	36
Total	100%

Thus, over one-third (36 percent) of the dependent undergraduates who received guaranteed loans were from families having incomes of \$15,000 or more. In contrast, students from this income group were represented in the other four assistance programs as follows:

<u>Program</u>	<u>Students with Family Income of \$15,000 or more</u>
BEOG	4%
SEOG	9%
CWS	15%
NDSL	21%

Comparison with the 1974-75 HEP Survey

In the two years since the last HEP survey on student aid participants was conducted (1974-75), both recipient characteristics and program use have changed somewhat. Although the sample of Panel institutions was revised and redrawn in 1976, the composition of the institutional population has changed only slightly since the previous survey, and the results of both surveys were weighted to produce national estimates. Because the 1974-75

study included the State Student Incentive Grant Program and the present study did not, care should be taken in assessing changes in the total number (unduplicated count) of college and university student aid recipients.

Participation in the loan programs has increased only slightly since the last survey: by 1 percent in the NDSL, and by 4 percent in the GSL (see Table 11). In contrast, participation in both the CWS and the SEOG programs increased by over 20 percent, and the BEOG program aided 160 percent more students than two years earlier, largely because it became fully operational in 1976-77.

Average awards under these five programs also increased. BEOG recipients experienced the largest gain (32 percent), from \$620 to \$820; whereas the other grant program, SEOG, experienced the smallest average gain (2 percent), from \$540 to \$550. The average award under CWS increased by 20 percent; under GSL, by 10 percent; and under NDSL, by 9 percent.

The proportions of female student aid participants remained virtually unchanged over the two years, whereas the proportions of minority students declined in all five programs. These declines in percentage points were smallest in the loan programs: 1 percent in the GSL program, and 3 percent in the NDSL program. The greatest decline occurred in the SEOG program (9 percent), followed by the BEOG program (5 percent); the decline in CWS was 3 percent. Nevertheless, there was a slight increase in the proportion of minority students among the total of aid recipients (unduplicated count).

The number of undergraduates considered to be financially independent of their families increased substantially in all five programs, most markedly in the two grant programs. The proportion of independent undergraduates in the BEOG program increased from 14 percent to 25 percent, and the proportion in the SEOG program increased from 18 percent to 26 percent. This proportion increased by a full third in the unduplicated count--from 18 percent to 24 percent.

In addition, the proportion of dependent undergraduate recipients coming from families with incomes of \$12,000 or more increased substantially in all five of the programs covered in both surveys.

Detailed Statistical Tables

Table 1

Total Student Enrollment, Fall 1976

Characteristics	Total Institutions		Public Institutions		Private Institutions	
	Number	Percent	Number	Percent	Number	Percent
<u>Total</u>						
Women	5,263,865	46.9	4,188,764	47.6	1,075,101	44.5
Men	5,951,246	53.1	4,612,158	52.4	1,339,088	55.5
Total	11,215,111	100.0	8,800,922	100.0	2,414,189	100.0
Minority	1,333,938	13.7	1,007,501	13.6	326,437	13.9
Nonminority	8,392,193	86.3	6,374,350	86.4	2,017,843	86.1
Total*	9,726,131	100.0	7,381,851	100.0	2,344,280	100.0
<u>Universities</u>						
Women	1,218,761	43.3	930,903	44.1	287,858	40.8
Men	1,597,374	56.7	1,179,250	55.9	418,124	59.2
Total	2,816,135	100.0	2,110,153	100.0	705,982	100.0
<u>Four-year Colleges</u>						
Women	2,108,942	47.7	1,399,667	48.8	709,275	45.6
Men	2,312,000	52.3	1,465,878	51.2	846,122	54.4
Total	4,420,942	100.0	2,865,545	100.0	1,555,397	100.0
<u>Two-year Colleges</u>						
Women	1,936,162	48.7	1,858,194	48.6	77,968	51.0
Men	2,041,872	51.3	1,967,030	51.4	74,842	49.0
Total	3,978,034	100.0	3,825,224	100.0	152,810	100.0

Note: Data pertaining to minority enrollment were obtained from Racial and Ethnic Enrollment Data From Institutions of Higher Education, Fall 1974, U. S. Department of Health, Education and Welfare, Office for Civil Rights, 1976. All other data come from Fall Enrollment in Higher Education, by Control of Institution and Sex and Attendance Status of Students, U. S. Department of Health, Education and Welfare, National Center for Education Statistics, Prepublication Release of Preliminary Data, January 1977.

*Since minority enrollment data are for 1974 and all other data are for 1976, the totals are not the same.

Table 2

Percent Distribution of Students Receiving Aid Under Office of Education Assistance Programs,
by Type and Control of Institution
1976-77

Institutional Characteristics	Total (unduplicated count)	BEOG Program	SEOG Program	CWS Program	NDSL Program	GSL Program
Number of recipients	1,937,000	1,411,000	432,000	698,000	757,000	695,000
Control						
Public	72.6	79.9	63.3	64.1	61.4	56.0
Private	27.4	20.1	36.7	35.9	38.6	44.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Type						
Public two-year	28.5	36.5	20.6	20.8	9.6	8.0
Private two-year	2.3	2.3	4.6	3.1	2.6	1.7
Public four-year	24.8	26.9	24.9	25.5	25.9	22.5
Private four-year	19.3	14.6	26.0	26.0	25.7	26.1
Public university	19.3	16.6	17.7	17.8	25.9	25.4
Private university	5.8	3.2	6.1	6.8	10.2	16.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

* Excludes Guaranteed Student Loan Program.

Note: All tables show weighted national estimates unless specifically stated otherwise. On this and subsequent tables, numbers of recipients are rounded to the nearest thousand. Totals may not add due to rounding and weighting.

Table 3

Characteristics of All Students (unduplicated count)* Receiving Aid Under Office of Education Assistance Programs, by Type and Control of Institution, 1976-77
(In Percentages)

Characteristics	Total Institutions	Public Institutions			Private Institutions			
		Total	Two-year	Four-year	University	Total	Two-year	Four-year
Number of recipients	1,937,000	1,406,000	552,000	481,000	374,000	531,000	45,000	374,000
Sex								
Women	53.5	55.0	57.7	55.5	50.3	49.5	63.5	50.4
Men	46.5	45.0	42.3	44.5	49.7	50.5	36.5	49.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Racial/Ethnic Group								
Minority	34.9	39.3	49.4	35.1	30.0	23.1	16.8	23.6
Nonminority	65.1	60.7	50.6	64.9	70.0	76.9	83.2	76.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Enrollment								
Full-time	91.6	89.4	83.2	93.5	93.3	97.5	97.7	97.9
Part-time	8.4	10.6	16.8	6.5	6.7	2.5	2.3	2.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Status								
Dependent Undergraduate								
Family Income								
Less than \$6,000	22.8	24.8	30.8	23.4	17.7	17.4	26.9	17.7
\$6,000 - \$7,499	10.1	10.6	10.8	11.2	9.4	9.0	15.2	8.5
\$7,500 - 11,999	17.8	17.0	13.9	18.9	19.2	20.0	24.5	20.3
\$12,000- 14,999	12.2	10.5	6.0	13.4	13.6	16.7	15.4	17.1
\$15,000 or more	9.0	5.5	2.2	7.3	8.2	18.4	10.4	18.5
Independent Undergraduates	24.0	28.2	36.3	22.1	23.8	12.9	7.7	15.4
Graduate Students	4.0	3.4	--	3.8	8.1	5.6	--	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Excludes Guaranteed Student Loan Program

Table 4

Characteristics of Students Receiving Aid Under Office of Education Assistance Programs, 1976-77

(In Percentages)

Institutional Characteristics	Total (unduplicated count)	BEOG Program	SEOG Program	CWS Program	NDSL Program	GSL Program
Number of recipients	1,937,000	1,411,000	432,000	698,000	757,000	695,000
Sex						
Women	53.5	55.1	53.7	55.0	49.7	46.3
Men	46.5	44.9	46.3	45.0	50.3	53.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Racial/Ethnic Group						
Minority	34.9	43.0	39.1	29.3	25.7	17.0
Nonminority	65.1	57.0	60.9	70.7	74.3	83.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Enrollment						
Full-time	91.6	90.2	96.2	95.4	95.5	92.4
Part-time	8.4	9.8	3.8	4.6	4.5	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Status						
Dependent Undergraduate						
Family Income						
Less than \$6,000	22.8	30.0	24.4	19.2	14.9	8.0
\$6,000 - \$7,499	10.1	13.5	11.0	8.9	6.9	5.5
\$7,500 - 11,999	17.8	19.6	20.5	18.4	17.8	12.9
\$12,000- 14,999	12.2	8.6	12.0	16.5	16.5	16.8
\$15,000 or more	9.0	3.3	6.6	11.5	14.5	23.8
Independent Undergraduate	24.0	24.9	25.6	20.5	21.6	18.4
Graduate Students	4.0	--	--	5.0	7.8	14.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

* Excludes Guaranteed Student Loan Program.

Table 5

Average Amount of Assistance Awarded Under Office of Education Assistance Programs, by Control and Type of Institution, 1976-77

(In Dollars*)

Institutional Characteristics	BEOG Program	SEOG Program	CWS Program	NDSL Program	GSL Program
Total	\$ 820	\$ 550	\$ 670	\$ 750	\$ 1,380
Control					
Public	800	510	690	690	1,260
Private	910	610	640	840	1,520
Type					
Public two-year	740	440	680	580	1,130
Private two-year	950	500	620	640	1,380
Public four-year	830	530	670	670	1,260
Private four-year	910	620	600	780	1,480
Public university	870	580	750	760	1,310
Private university	880	660	820	1,060	1,620

* Awards rounded to the nearest ten dollars.

Table 6

Characteristics of Students Receiving Aid Under the Basic Educational Opportunity Grant (BEOG) Program, by Type and Control of Institution, 1976-77

(In Percentages)

Characteristics	Total Institutions	Public Institutions				Private Institutions			
		Total	Two-year	Four-year	University	Total	Two-year	Four-year	University
Number of recipients	1,411,000	1,127,000	514,000	379,000	234,000	283,000	33,000	206,000	44,000
Sex									
Women	55.1	55.8	58.1	55.4	51.3	52.1	61.9	52.2	44.2
Men	44.9	44.2	41.9	44.6	48.7	47.9	38.1	47.8	55.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Racial/Ethnic Group									
Black (Nonhispanic origin)	29.6	31.3	34.2	31.8	23.8	22.9	17.7	23.4	24.3
Hispanic	10.2	11.4	17.0	6.5	6.5	5.5	2.0	5.6	7.8
Asian or Pacific Islander	2.0	1.9	2.1	1.3	2.6	2.5	1.2	2.3	4.1
Indian or Alaskan Native	1.1	1.3	.9	1.7	1.5	.7	.6	.8	.4
White (Nonhispanic origin)	57.0	54.1	45.9	58.7	65.6	68.4	78.4	67.9	63.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Enrollment									
Full-time	90.2	88.5	82.9	93.5	93.1	96.6	96.2	97.2	94.0
Part-time	9.8	11.5	17.1	6.5	6.9	3.4	3.8	2.8	6.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Status									
Dependent Undergraduate									
Family Income									
Less than \$6,000	30.0	30.5	33.5	29.4	25.4	28.4	35.9	27.0	29.5
\$6,000 - \$7,499	13.5	13.2	11.4	15.1	13.9	15.0	15.4	15.0	14.7
\$7,500 - 11,999	19.6	18.3	14.7	20.1	23.6	24.7	25.9	24.7	24.0
\$12,000- 14,999	8.6	8.0	5.8	9.3	10.9	10.7	8.3	10.8	12.0
\$15,000 or more	3.3	2.7	1.4	3.5	4.3	5.7	3.1	5.3	9.3
Independent Undergraduates	24.9	27.3	33.1	22.6	21.9	15.5	11.3	17.3	10.5
Graduate Students	--	--	--	--	--	--	--	--	--
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 7

Characteristics of Students Receiving Aid Under the Supplemental Educational Opportunity Grant (SEOG)
Program, by Type and Control of Institution, 1976-77

(In Percentages)

Characteristics	Total Institutions	Public Institutions			Private Institutions				
		Total	Two-year	Four-year	University	Total	Two-year	Four-year	University
Number of recipients	432,000	274,000	89,000	108,000	77,000	159,000	20,000	112,000	26,000
Sex									
Women	53.7	55.0	55.6	56.2	52.7	51.4	64.5	51.2	42.3
Men	46.3	45.0	44.4	43.8	47.3	48.6	35.5	48.8	57.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Racial/Ethnic Group									
Minority	39.1	40.3	48.3	36.7	35.9	37.2	23.6	39.5	37.9
Nonminority	60.9	59.7	51.7	63.3	64.1	62.8	76.4	60.5	62.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Enrollment									
Full-time	96.2	94.4	91.0	97.1	94.7	99.2	98.5	99.3	99.1
Part-time	3.8	5.6	9.0	2.9	5.3	8	1.5	.7	.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Status									
Dependent Undergraduate									
Family Income									
Less than \$6,000	24.4	24.8	26.8	24.9	22.2	23.8	33.8	21.6	25.6
\$6,000 - \$7,499	11.0	10.0	10.5	9.7	9.9	12.5	19.5	11.4	12.2
\$7,500 - 11,999	20.5	18.	13.3	20.1	23.0	23.6	22.4	23.3	25.7
\$12,000 - 14,999	12.0	9.8	6.2	11.4	11.6	15.9	9.8	16.7	17.0
\$15,000 or more	6.6	4.4	1.7	5.2	6.3	10.3	5.2	10.7	12.1
Independent Undergraduates	25.6	32.4	41.5	28.7	26.9	13.9	9.3	16.3	7.4
Graduate Students	—	—	—	—	—	—	—	—	—
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 8
 Characteristics of Students Receiving Aid Under the College Work-Study (CWS)
 Program, by Type and Control of Institution, 1976-77
 (In Percentages)

Characteristics	Total Institutions	Public Institutions				Private Institutions			
		Total	Two-year	Four-year	University	Total	Two-year	Four-year	University
Number of recipients	698,000	447,000	145,000	178,000	124,000	251,000	22,000	181,000	48,000
Sex									
Women	55.0	55.8	55.5	58.5	52.3	53.7	67.4	54.5	44.4
Men	45.0	44.2	44.5	41.5	47.7	46.3	32.6	45.5	55.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Racial/Ethnic Group									
Minority	29.3	32.1	40.3	29.2	26.8	24.2	16.5	25.6	22.5
Nonminority	70.7	67.9	59.7	70.8	73.2	75.8	83.5	74.4	77.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Enrollment									
Full-time	95.4	93.5	89.9	97.0	92.5	98.8	99.7	98.9	98.3
Part-time	4.6	6.5	10.1	3.0	7.5	1.2	.3	1.1	1.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Status									
Dependent Undergraduate									
Family Income									
Less than \$6,000	19.2	21.0	26.7	21.3	14.1	16.1	27.5	15.5	13.0
\$6,000 - \$7,499	8.9	8.8	10.7	8.9	6.5	9.0	14.7	9.1	6.2
\$7,500 - 11,999	18.4	17.2	16.5	18.2	16.6	20.7	26.0	20.5	18.9
\$12,000- 14,999	16.5	15.1	9.7	15.9	20.1	19.0	19.0	19.2	18.6
\$15,000 or more	11.5	6.7	3.8	7.7	8.7	20.4	8.6	21.6	21.1
Independent Undergraduates	20.5	26.1	32.6	22.9	23.3	10.1	4.3	12.0	5.7
Graduate Students	5.0	5.1	--	5.1	10.8	4.7	--	2.1	16.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 9

Characteristics of Students Receiving Aid Under the National Direct Student Loan (NDSL)
Program, by Type and Control of Institution, 1976-77

(In Percentages)

Characteristics	Total Institutions	Public Institutions				Private Institutions			
		Total	Two-year	Four-year	University	Total	Two-year	Four-year	University
Number of recipients	757,000	465,000	73,000	196,000	196,000	292,000	20,000	195,000	78,000
Sex									
Women	49.7	51.5	52.0	54.2	48.6	46.9	62.0	48.8	38.4
Men	50.3	48.5	48.0	45.8	51.4	53.1	38.0	51.2	61.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Racial/Ethnic Group									
Minority	25.7	29.0	39.7	29.2	24.9	20.2	16.0	19.9	22.1
Nonminority	74.3	71.0	60.3	70.8	75.1	79.8	84.0	80.1	77.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Enrollment									
Full-time	95.5	93.9	88.2	96.1	93.9	98.0	99.3	98.0	97.5
Part-time	4.5	6.1	11.8	3.9	6.1	2.0	0.7	2.0	2.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Status									
Dependent Undergraduates									
Family Income									
Less than \$6,000	14.9	16.0	20.0	18.3	12.3	13.1	20.6	13.0	11.6
\$6,000 - \$7,499	6.9	7.2	8.8	7.9	5.8	6.4	11.9	6.4	5.3
\$7,500 - 11,999	17.8	17.1	14.7	17.9	17.2	18.8	24.0	19.7	15.6
\$12,000- 14,999	16.5	14.4	9.8	14.8	15.9	19.8	18.7	20.8	17.7
\$15,000 or more	14.5	9.4	5.0	8.9	11.5	22.8	12.2	23.9	22.9
Independent Undergraduates	21.6	28.1	41.7	26.2	25.1	11.1	12.6	12.7	7.1
Graduate Students	7.8	7.8	--	6.1	12.4	7.9	--	3.7	19.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 10

Characteristics of Students Receiving Aid Under the Guaranteed Student Loan (GSL) Program, by Type and Control of Institution, 1976-77

(In Percentages)

Characteristics	Total Institutions	Public Institutions			Private Institutions			
		Total	Two-year	Four-year	University	Total	Two-year	Four-year
Number of recipients	695,000	389,000	56,000	157,000	177,000	306,000	12,000	181,000
Sex								
Women	46.3	46.3	47.9	48.9	43.7	46.4	63.1	48.4
Men	53.7	53.7	52.1	51.1	56.3	53.6	36.9	51.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Racial/Ethnic Group								
Minority	17.0	16.1	18.2	14.6	16.7	18.1	11.8	16.2
Nonminority	83.0	83.9	81.8	85.4	83.3	81.9	88.2	83.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Enrollment								
Full-time	92.4	91.7	87.3	95.5	89.8	93.3	97.2	94.5
Part-time	7.6	8.3	12.7	4.5	10.2	6.7	2.8	5.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Status								
Dependent Undergraduate								
Family Income								
Less than \$6,000	8.0	6.9	12.1	5.6	6.6	9.3	14.9	6.0
\$6,000 - \$7,499	5.5	5.1	6.9	5.0	4.7	6.0	7.0	6.4
\$7,500 - 11,999	12.9	12.6	12.5	13.3	12.1	13.2	11.6	14.2
\$12,000- 14,999	16.8	18.0	16.5	19.4	17.2	15.4	26.1	17.3
\$15,000 or more	23.8	22.8	14.1	24.8	23.6	25.0	31.7	27.1
Independent Undergraduates	18.4	22.5	38.0	21.4	18.9	13.1	8.8	17.6
Graduate Students	14.6	12.0	---	10.5	16.9	17.9	--	11.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 11
Comparisons of Two HEP Surveys

Characteristics	Total (unduplicated count)		BEOG		SEOG		CWS		NDSL		GSL	
	1974-75 ^a	1976-77 ^b	1974-75	1976-77	1974-75	1976-77	1974-75	1976-77	1974-75	1976-77	1974-75	1976-77
Number of recipients	1,584,000	1,937,000	543,000	1,411,000	350,000	432,000	575,000	698,000	749,000	757,000	669,000	695,000
Average award	--	--	\$620	\$820	\$540	\$550	\$560	\$670	\$690	\$750	\$1,250	\$1,380
Sex												
Women	51.0	53.5	54.5	55.1	54.1	53.7	54.0	55.0	49.6	49.7	45.8	46.3
Men	49.0	46.5	45.5	44.9	45.9	46.3	46.0	45.0	50.4	50.3	54.2	53.7
Ethnic group												
Minority	33.6	34.9	48.1	43.0	47.8	39.1	32.6	29.3	28.9	25.7	18.0	17.0
Nonminority	66.4	65.1	52.0	57.0	52.3	60.9	67.5	70.7	71.1	74.3	82.0	83.0
Status												
Dependent undergraduate family income												
Less than \$7,500	33.3	32.9	53.5	43.5	54.3	35.4	38.5	28.1	30.8	21.8	13.5	13.5
\$7,500 - \$11,999	24.8	17.8	25.3	19.6	22.4	20.5	25.9	18.4	24.7	17.8	18.2	12.9
\$12,000 or more	19.1	21.2	7.3	11.9	5.3	18.6	17.2	28.0	21.4	31.0	37.3	40.6
Independent undergraduates	18.0	24.0	14.0	24.9	18.1	25.6	14.5	20.5	17.0	21.6	15.6	18.4
Graduate students	4.8	4.0	--	--	--	--	3.9	5.0	6.1	7.8	15.4	14.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

^aExcludes Guaranteed Student Loan program, and includes State Student Incentive Grant program.

^bExcludes Guaranteed Student Loan program.

Appendix A: Survey Instrument

AMERICAN COUNCIL ON EDUCATION
ONE DUPONT CIRCLE
WASHINGTON, D. C. 20036

HIGHER EDUCATION PANEL

November 24, 1976

Dear Higher Education Panel Representative:

Enclosed is the Higher Education Panel Survey No. 36 -- Estimates of Student Aid Recipients, 1976-77. Similar to surveys conducted previously (Nos. 18 and 27), this survey aims to provide the Office of Education with early estimates of the number and kinds of students receiving federal aid.

Since this information is being requested so early in the year, we are asking you only to make projections for 1976-77, based on your Fiscal Operations report for 1975-76 recently submitted to the Office of Education. Of course, if the actual data have already been compiled by your institution and are available, please report actual counts. However, we expect most institutions will be able to provide only their best estimates for this year based on what happened last year.

You will note that included in the item on undergraduate family income is an income level not used on the fiscal operations report, yet of particular interest to the sponsor. Please do your best to develop estimates for the entire income item.

You may want to have a student aid officer at your institution complete this questionnaire but, as usual, we leave that decision to your judgment. Please have the questionnaire completed and returned to this office by December 17, 1976. A return envelope is enclosed for your convenience.

As with all our reports, data you provide will be presented in summary fashion only and will not be identifiable with any institution. If you have any questions or problems with the survey, please telephone us (collect) at 202-833-4757. Thank you for your continuing support.

Sincerely,

Frank Atelsek

Frank Atelsek
Director

FA:ec
Enclosures

American Council on Education
Higher Education Panel Survey No. 36

Estimates of Student Aid Recipients, 1976-77

Instructions and Definitions

1. Please provide your best estimates for 1976-77 utilizing, as an aid, data reported on your Fiscal Operations Report for 1975-76. If the actual data for 1976-77 have already been compiled and are available, please report actual counts.
2. Please leave no empty spaces. If the number of students in a particular category is zero, put "0" in the appropriate space. DO NOT USE "N/A" for not applicable--please use "0".
3. Please return the completed questionnaire by December 17, 1976, in the envelope provided.

Student Aid Programs

BEOG - Basic Educational Opportunity Grants
SEOG - Supplemental Educational Opportunity Grants
NDSL - National Direct Student Loan program
CWS - College Work-Study program
GSL - Guaranteed Student Loan program

Racial/Ethnic Group

Minority students are designated as follows:

Black, not of Hispanic origin--a person having origins in any of the black racial groups.

Hispanic--a person of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish culture or origin, regardless of race.

Asian or Pacific Islander--a person having origins in any of the original peoples of the Far East, Southeast Asia, or the Pacific Islands. This area includes, for example, China, Japan, Korea, the Philippine Islands, and Samoa.

American Indian or Alaskan Native--a person having origins in any of the original peoples of North America.

Nonminority students are:

White, not of Hispanic origin--a person having origins in any of the original peoples of Europe, North Africa, the Middle East, or the Indian Subcontinent.

(The above categories are consistent with those used by the National Center for Education Statistics in the Higher Education General Information Survey)

Enrollment

Full-time: students carrying a full-time academic workload in terms of coursework or other required activities as determined by your institution

Part-time: students not qualified as full-time by your institution

Status

Undergraduate Dependent Family Income--"family income" is the gross, unadjusted income of the student family under consideration, as used in the college-based financial aid program.

NOTE THE ADDITIONAL CATEGORY OF "\$12,000-\$14,999" and "\$15,000 or more." Please provide your best estimates for all categories, even if your institution does not collect income data in this manner.

Independent undergraduate (as defined by IRS)--a student who either:

- a) has not or will not be claimed as an exemption by any person except his/her spouse for the calendar year in which aid is requested; or
- b) has not received and will not receive financial assistance of more than \$600 from his/her parents.

American Council on Education
Higher Education Panel Survey No. 36

Estimates of Student Aid Recipients, 1976-77

THESE TOTALS SHOULD BE THE SAME FOR EACH COLUMN	Characteristic	BEOG	SEOG	NDSL	CWS	Unduplicated Total (excluding GSL)	GSL
	Sex						
	Female						
	Male						
→	TOTAL						
	Racial/Ethnic Group						
	Minority						
	Nonminority						
→	TOTAL						
	Enrollment						
	Full-time						
	Part-time						
→	TOTAL						
	Status						
	Undergraduate Dependent						
	Family Income:						
	Less than \$6,000						
	\$6,000-\$7,499						
	\$7,500-\$11,999						
	\$12,000-\$14,999						
	\$15,000 or more						
	Independent Undergraduate						
	Graduate Student	XXXXXX	XXXXXX				
→	TOTAL						
	Average Amount of Award (full-time only)	\$	\$	\$	\$	XXXXXX	\$

FOR BEOG RECIPIENTS ONLY-- please furnish numbers of BEOG recipients according to their racial/ethnic group:

Black (not of Hispanic origin)

Hispanic

Asian or Pacific Islander

Indian or Alaskan Native

White (not of Hispanic origin)

→ TOTAL

Thank you for your assistance.

Please return this form by December 17, 1976

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(SEE INSTRUCTIONS OVER)

Appendix B: Comparison of Respondents and Nonrespondents

An examination of the institutions surveyed reveals that the respondents closely resembled the nonrespondents with only a few exceptions. Higher-than-average response rates were recorded for public universities (89 percent), institutions in the West (86 percent), and institutions with enrollments of 10,000 or more students (85 percent) (Table B-1).

Lower-than-average response rates were recorded for institutions in the East (76 percent), four-year colleges (77 percent), and institutions enrolling fewer than 1,000 students (77 percent).

Table B-1: Comparison of Respondents and Nonrespondents

Characteristics	Respondents (N=608)	Nonrespondents (N=146)	Response Rate
Total	100.0	100.0	80.6
Control			
Public	69.2	67.8	81.0
Private	30.8	32.2	79.9
Type			
Public two-year college	26.2	25.0	81.5
Private two-year college	2.5	2.0	83.3
Public four-year college	26.5	33.6	76.7
Private four-year college	18.8	24.3	76.5
Public university	16.1	7.9	89.1*
Private university	9.9	7.2	84.7
Census Region			
East	28.2	37.5	75.7
Midwest	25.2	21.7	82.7
South	18.8	21.7	78.1
West	27.8	19.1	85.8
Enrollment (FTE)			
Less than 1,000	15.7	19.7	76.6
1,000-4,999	36.1	44.1	77.4
5,000-9,999	28.0	21.7	84.2
10,000 or more	20.3	14.5	85.4

* Exceeds the overall response rate by more than 10 percent.

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American Council on Education**

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Single copies of the above reports may be obtained from the Higher Education Panel, American Council on Education, One Dupont Circle, Washington, D.C. 20036.